Access
News on WCB products, programs, and services
September 2004

Lower rates projected for 2005

The majority of B.C. employers will pay their rates decrease or remain the same in 2005. The WCB is projecting an overall decrease of 4.1 percent, from $2.059 in 2004 to $1.975 in 2005.

The decrease reflects the recent years' trends of lower injury costs and lower duration of injuries as well as legislative changes and the success of the WorkSafe — Injuries — a shared commitment between employers, workers, and the Board to prevent injuries, diseases, and fatalities.

While insurance rates for both workers' compensation and general insurance have risen sharply in North America in recent years, the WCB of B.C. has been able to maintain stable rates for employers, a trend that's continuing in 2005.

"B.C.'s rates for workers' compensation are among the lowest in Canada," says Sid Fitzpatrick, the WCB's chief financial officer. "Fewer workers are being injured on the job — and that means lower claim costs and lower rates. This is good news for B.C. employers."

In 2005, about 56 percent of employers will see their base rates decrease, in which the costs of hospitals, long-term care facilities, public school districts, universities, poultry processing operations, auto and aircraft assembly businesses, auto dealerships, and financial institutions will see rate reductions of 20 percent.

While the remaining 44 percent of employers, including those in logging, industrial construction, and smoke or dangle operations, will see rate increases next year, the industries facing the greatest increases have relatively low rates. These industries include accounting and business consulting, travel agencies, architects and consulting engineers, insurance or bonding services, telecommunications services, electronic component manufacturers and repair services, and television or radio broadcasting.

"Industries can lower their rates by improving safety and return-to-work programs and by implementing effective disability management," Fitzpatrick explains.

To this end, the WCB has helped establish safety associations in the forestry, construction, and agriculture industries, participated in a task force for forest safety, and developed sector-based business teams that work closely with industry associations and labour groups.

The WCB has also been meeting with industry associations and other interested groups to discuss the proposed rates for 2005.

This fall, the rates will go to the WCB Board of Directors for approval. Once approved, you will receive your 2005 rate notification in the mail and be able to view all your rate information online by logging on to Rate Information Letters at **WorkSafebc.com**.

Meanwhile, to view the proposed rates and read about key trends in your industry, visit the Employer & Small Business Centre at **WorkSafebc.com**.

New agriculture regulation

Agriculture has been the only sector in B.C. not covered by the Occupational Health and Safety (OHS) Regulation. Instead it has relied on the Regulations for Agricultural Operations (Agriculture Regulations) and some associated requirements introduced by the WCB in 1993. However, experience has shown that about 45 percent of the claims and fatalities in the industry involved hazards not regulated under the Agriculture Regulations, or where the standards for protection were lower than those provided by the OHS Regulation.

The WCB hopes to put a stop to such statistics. Following public hearings, the Agriculture Regulations are being consolidated into the OHS Regulation, providing workers with a greater level of protection from a wider range of work-related risks, such as repetitive-strain injuries, most fire and explosion hazards, many pressurized-substance and some chemical hazards, vibration hazards, heat and cold stress, lockout of mechanical hazards, and scaffold-related injuries.

The 1993 Agriculture Regulations were intended as an interim measure before steering the industry into the full protection of the OHS Regulation. They are, in part, based on the Industrial Health and Safety Regulation, which first came into effect 25 years ago, but was repealed in 1998 for all industries except agriculture. In addition, the Agriculture Regulations were developed before Part 3 of the Workers Compensation Act, which standardizes protection for all B.C. workers.

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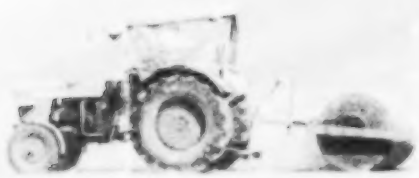

New agriculture regulation

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Implementation of the new provisions will take place from January 2005 to January 2006. This year will provide a period of adjustment during which WCB officers will, in cooperation with the Farm and Ranch Safety and Health Association, educate and consult with employers and the workforce to help them understand and comply with the new requirements. Information on the new regulation will be available in the fall of 2004 on the WCB web site at **WorkSafebc.com**, as part of a new section on agriculture.

Discover the value of your workplace insurance

What comes to mind when you think of workers' compensation benefits?

If you're like most people, you probably think of WCB payments to injured workers. While that's definitely one of the benefits of WCB insurance, it's not the only one. There are additional benefits to both workers and employers, but unfortunately they often go unnoticed.

Some of these fall under the umbrella of what we call the 'historic compromise,' an agreement that was forged between employers and workers in 1917 when the WCB was first established. Under the agreement, workers give up their right to sue employers for injuries, illnesses, and diseases sustained in the workplace and, in exchange, employers agreed to fund a no-fault insurance system that would provide timely compensation benefits to injured workers and to surviving families of workers

[illegible] injured on the job.

Consider this elsewhere in the world, workplace injuries can translate into lawsuits. In extreme cases, those lawsuits can bankrupt employers. But because of the agreement to which B.C. employers and workers are bound, workers cannot sue their employers — and no worker can be denied coverage. That's a valuable proposition for everyone involved.

The WCB is on a mission to help you understand the value of your workplace insurance and to increase our value to the workers and employers of British Columbia. Current changes underway at the Board will put us in a better position to accomplish that task. Now, for instance, instead of separate departments providing prevention, claims, and assessment services, they're consolidated in one new Worker and Employer Services Division.

In an effort to be more customer-focused, we're also working to improve our services by offering financial incentives to employers who provide safe workplaces, partnering with industry on initiatives that benefit workers and employers, and increasing access to our services by offering them online and through an automated telephone system. We've also opened a Small Business Contact Centre to provide specialized service to small businesses in the construction industry.

To find out more about the services and initiatives the WCB has to offer, along with a directory of contact numbers, visit us online at **WorkSafebc.com**.

Need help? Try our self-serve kiosks

As part of our ongoing effort to improve our service to you, we've installed self-serve kiosks in our Kelowna, Nanaimo, Richmond, and Victoria offices — all of which give you quick access to both our automated telephone and online services.

You can use the kiosk in any of these offices to get a clearance letter, register a new business, apply for Personal Optional Protection, make a payment, report your payroll, or conduct other business with the WCB, quickly and easily. Simply drop by during regular business hours.

Kelowna
110-2045 Enterprise Way

Nanaimo
4980 Wills Road

Richmond
6951 Westminster Highway

Victoria
4514 Chatterton Way

NAOSHWeek winners 2004

Twelve B.C.-based organizations have been recognized for their outstanding promotion of workplace health and safety in this year's North American Occupational Safety and Health Week (NAOSHWeek) awards. NAOSHWeek is held annually to challenge employers, employees, and the general public to increase awareness of occupational health and safety issues.

The most innovative entry came from Pollard Banknote Ltd., a Kamloops-based company that prints and designs lottery tickets, which showed great creativity in its approach to health and safety. The company developed a rap song about staying safe on the job, as well as its own unique version of the Survivor game show.

Here are the 2004 winners:

Best Overall - City of Chilliwack

Best New Entry - City of Chilliwack

Most Closely Resembling the Theme - Canadian Forces Base, 19 Wing, Comox

Most Innovative - Pollard Banknote Ltd.

Construction - Westbank Projects

Educational Institutions - Simon Fraser University

Federally Regulated Agencies - Canadian Forces Base, 19 Wing, Comox

Forestry - Weldwood of Canada

General Industry - ACRO Aerospace Inc.

Manufacturing - Pollard Banknote Ltd.

Municipalities - City of Chilliwack

Provincial/Crown Corporations - BC Housing Management Commission

Retail - Thrifty Foods #6, James Bay

Tourism/Hospitality - Canadian Hotel Income Properties (CHIP Hospitality)

Transportation of Goods - Rempel Bros. Concrete Limited and Steelhead Aggregates

Transportation of People - Skytrain

Next year's NAOSHWeek will run from May 1 to 7. To learn more about the event and how your organization can get involved, visit the NAOSHWeek web site at **www.WorkSafebc.com/news/campaigns/naosh_week**.

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This newsletter is also available electronically on the WCB web site at **www.worksafebc.com/publications/newsletters/access/**
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